

**Information to identify the case:**

Debtor 1	<u>Jyl M London</u>	Social Security number or ITIN	<b>xxx-xx-5461</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>District of Utah</b>			
Case number:	<b>15-30676 KRA</b>	Chapter 7	Petition date: 11/13/15

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jyl M London  
fka Jyl Marie Checketts

2/17/16

**By the court:** Kevin R. Anderson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Jyl M London  
 Debtor

Case No. 15-30676-KRA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Feb 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2016.

db +Jyl M London, 10259 South Silver Mine Road, South Jordan, UT 84009-4797  
 10045826 AMEX, PO BOX, Fort Lauderdale, FL 33329  
 10045829 +Cenlar -Central Loan Admin, PO Box 77404, Ewing, NJ 08628-6404  
 10045833 +Navinet, PO BOX 9500, Wilkes Barre, PA 18773-9500  
 10045835 Visa, America First, Ogden, UT 84401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10045825 +E-mail/Text: e-bankruptcy@americafirst.com Feb 18 2016 02:04:58 America First Credit Union,  
 PO Box 9199, Ogden, UT 84409-0199  
 10064503 EDI: BECKLEE.COM Feb 18 2016 01:38:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 10045827 +EDI: TSYS2.COM Feb 18 2016 01:38:00 Barclays Bank Delaware, 125 S West St,  
 Wilmington, DE 19801-5014  
 10045828 EDI: CAPITALONE.COM Feb 18 2016 01:38:00 Capital ONE, 15000 Capital One Dr,  
 Henrico, VA 23238  
 10045830 +EDI: CITICORP.COM Feb 18 2016 01:38:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 10045831 +E-mail/Text: jmontoya@gwcu.org Feb 18 2016 02:05:26 Goldenwest Credit Union,  
 147 26th Street, Ogden, UT 84401-3495  
 10045832 EDI: IIC9.COM Feb 18 2016 01:38:00 I C System Collections, PO BOX 64378,  
 Saint Paul, MN 55164-0378  
 10045834 +EDI: RMSC.COM Feb 18 2016 01:38:00 SYNBC/Amazon, PO BOX 965015, Orlando, FL 32896-5015  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10045824 William H. Meyer, Martin Leigh PC, 1044 Main Street  
 10045836 William H. Meyer, Martin Leigh PC, 1044 Main Street

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2016 at the address(es) listed below:

Amy L. Butters on behalf of Debtor Jyl M London amy@butterlaw.com, butterslaw@gmail.com  
 Duane H. Gillman tr dhgnotice@djplaw.com, ut02@ecfcbis.com  
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3